

Information to identify the case:

Debtor 1:	John Murphy	Social Security number or ITIN:	xxx-xx-0426
	First Name Middle Name Last Name	EIN:	__-__-____
Debtor 2:		Social Security number or ITIN:	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	__-__-____
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 8/9/18
Case number:	18-25956-VFP	Date case converted to chapter:	7 7/18/19

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	John Murphy	
2. All other names used in the last 8 years		
3. Address	35 Garside Place Clark, NJ 07066	
4. Debtor's attorney Name and address	Robert J. Jeney Jr. 1953 Westfield Ave Scotch Plains, NJ 07076	Contact phone (908) 322-9191
5. Bankruptcy trustee Name and address	Eric Raymond Perkins Eric R. Perkins, Chapter 7 Trustee 354 Eisenhower Parkway Suite 1500 Livingston, NJ 07039	Contact phone 973-422-1100

For more information, see page 2 >

Debtor **John Murphy**

Case number **18-25956-VFP**

6. Bankruptcy clerk's office	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973-645-4764 Date: 7/22/19
7. Meeting of creditors	August 19, 2019 at 02:00 PM Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	Location: Office of the US Trustee, 1085 Raymond Blvd., One Newark Center, Suite 1401, Newark, NJ 07102-5504
8. Presumption of abuse	The presumption of abuse does not arise. If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.	Filing deadline: 10/18/19
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline. Please do not file a proof of claim unless you receive a notice to do so.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

Certificate of Notice Page 3 of 4

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Certificate of Notice Page 4 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 John Murphy
 Debtor

Case No. 18-25956-VFP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 309A

Page 1 of 1
 Total Noticed: 15

Date Rcvd: Jul 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 24, 2019.

db +John Murphy, 35 Garside Place, Clark, NJ 07066-1714
 517693426 Home Point Financial, PO Box 790309, St. Louis, MO 63179-0309
 517752387 +Home Point Financial Corporation, 11511 Luna Road, Suite 300, Farmers Branch, TX 75234-6451
 517723391 +TD Bank N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507
 517754770 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,
 Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: rjjeney@comcast.net Jul 23 2019 00:16:13 Robert J. Jeney, Jr.,
 1953 Westfield Ave, Scotch Plains, NJ 07076

tr +EDI: BERPERKINS.COM Jul 23 2019 03:43:00 Eric Raymond Perkins,
 Eric R. Perkins, Chapter 7 Trustee, 354 Eisenhower Parkway, Suite 1500,
 Livingston, NJ 07039-1023

smg E-mail/Text: usan.j.njbankr@usdoj.gov Jul 23 2019 00:18:39 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 23 2019 00:18:36 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

517693423 EDI: BANKAMER.COM Jul 23 2019 03:43:00 Bank of America, PO Box 15019,
 Wilmington, DE 19886-5019

517693424 EDI: CAPITALONE.COM Jul 23 2019 03:43:00 Capital One, PO Box 6492,
 Carol Stream, IL 60197-6492

517773176 EDI: CAPITALONE.COM Jul 23 2019 03:43:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083

517693425 EDI: DISCOVER.COM Jul 23 2019 03:43:00 Discover, PO Box 71084, Charlotte, NC 28272-1084

517703577 EDI: DISCOVER.COM Jul 23 2019 03:43:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025

517693427 EDI: TDBANKNORTH.COM Jul 23 2019 03:43:00 TD Bank, PO Box 84037,
 Columbus, GA 31908-4037

TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 24, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 22, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,
 bkggroup@kmlawgroup.com

Eric Raymond Perkins eperkins@becker.legal,
 nj42@ecfcbis.com; tcolombini@becker.legal; eperkins@becker.legal

Kevin Gordon McDonald on behalf of Creditor Toyota Lease Trust kmcdonald@kmlawgroup.com,
 bkggroup@kmlawgroup.com

Nicholas V. Rogers on behalf of Creditor HOME POINT FINANCIAL CORPORATION nj.bkecf@fedphe.com

Robert J. Jeney, Jr. on behalf of Debtor John Murphy rjjeney@comcast.net, rjjeney@comcast.net

Sherri Jennifer Smith on behalf of Creditor HOME POINT FINANCIAL CORPORATION

nj.bkecf@fedphe.com, nj.bkecf@fedphe.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7